

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Chinelle Monique Ballard Debtor(s)		CHAPTER 13
MIDFIRST BANK  vs.  Chinelle Monique Ballard  Kenneth E. West		NO. 23-13491 AMC      11 U.S.C. Section 362
Movant  Debtor(s)  Trustee		

**MOTION OF MIDFIRST BANK  
FOR RELIEF FROM THE AUTOMATIC STAY  
UNDER SECTION 362**

1. Movant is MIDFIRST BANK.
2. Shirley Ballard is the original mortgagor and owner of the premises 6414 Callowhill Street, Philadelphia, PA 19151, hereinafter referred to as the mortgaged premises. Upon information and belief, mortgagor and property owner Shirley Ballard is deceased. Upon information and belief, Debtor is the sole successor in interest to the mortgaged premises owned by the deceased per Debtor's Schedule A.
3. Movant is the holder of a mortgage, original principal amount of \$66,949.00 on the mortgaged premises that was executed on December 13, 2002. The mortgage has been assigned as follows: FROM: Nationstar Mortgage LLC, TO: MIDFIRST BANK, by assignment of mortgage dated July 30, 2019, and recorded in Philadelphia on August 01, 2019, as Doc ID 53545895.
4. Kenneth E. West is the Trustee appointed by the Court.
5. The commencement and/or continuation of the mortgage foreclosure proceedings by reason of non-payment of monthly mortgage payments were stayed by the filing of a Chapter 13 Petition in Bankruptcy by the Debtor(s).
6. Debtor did not execute movant's mortgage as a borrower and is not personally obligated to make monthly mortgage payments under the terms of the loan.

7. Debtor(s) has/have failed to make the monthly post-petition mortgage payments in the amount of \$653.30 for the months of June 2024 through August 2024, plus late charges of \$52.26, less suspense of \$363.20.

8. In addition to the other amounts due to Movant reflected in this Motion, as of the date hereof, in connection with seeking the relief requested in this Motion, Movant has also incurred legal fees and legal costs. Movant reserves all rights to seek an award or allowance of such fees and expenses in accordance with applicable loan documents and related agreements, the Bankruptcy Code and otherwise applicable law.

9. The total amount necessary to reinstate the loan post-petition is \$1,648.96 (plus attorney's fees & costs).

9. Movant is entitled to relief from stay for cause.

10. This motion and the averments contained therein do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this motion, including fees and costs, due under the terms of the mortgage and applicable law.

WHEREFORE, Movant prays that an Order be entered modifying the Stay and permitting Movant to proceed with its mortgage foreclosure on the mortgaged premises, and to allow the Sheriff's Grantee to take any legal action to enforce its right to possession of the mortgage premises. Further, Movant prays that an Order be entered awarding Movant the costs of this suit, reasonable attorney's fees in accordance with the mortgage document and current law together with interest.

/s/ Denise Carlon, Esq.

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